



2935534 McCarley

Due Date	Date	Amount	Late fee	Late fees	Interest	Principal	Advances	Principal	Unapplied	Fees	Comments
	Processed	Received	Assessed	paid				Balance	funds		
	6/8/2000							\$ 26,400.00			
Jun-00	6/26/2000	\$ 290.51			\$ 263.78	\$ 26.73		\$ 26,373.27			
Jul-00	8/1/2000	\$ 290.51			\$ 263.51	\$ 27.00		\$ 26,346.27			
Aug-00	8/16/2000	\$ 290.51	\$ 14.53		\$ 263.24	\$ 27.27		\$ 26,319.00			
Sep-00	9/15/2000	\$ 290.51	\$ 14.53		\$ 262.97	\$ 27.54		\$ 26,291.46			
Oct-00	10/12/2000	\$ 305.04		\$ 14.53	\$ 262.70	\$ 27.81		\$ 26,263.65			
Nov-00	11/15/2000		\$ 14.53		\$ 262.42	\$ 28.09		\$ 26,235.56			
Nov-00	12/15/2000		\$ 14.53		\$ 262.14	\$ 28.37		\$ 26,207.19			
Nov-00	1/15/2001	\$ 309.49	\$ 14.53	\$ 18.98	\$ 262.42	\$ 28.09		\$ 26,235.56			
Dec-00	1/15/2001	\$ 290.51			\$ 262.14	\$ 28.37		\$ 26,207.19			
Dec-00	2/18/2001	\$ (290.51)			\$ (262.14)	\$ (28.37)		\$ 26,235.56			
Nov-00	2/18/2001	\$ (309.49)		\$ (18.98)	\$ (262.14)	\$ (28.09)		\$ 26,263.65			
Nov-00	2/14/2001	\$ 290.51			\$ 262.42	\$ 28.09		\$ 26,235.56			
Dec-00	2/14/2001	\$ 329.49		\$ 38.98	\$ 262.14	\$ 28.37		\$ 26,207.19			
Jan-01	2/15/2001		\$ 14.53					\$ 26,207.19			
Apr-01	3/15/2001	Deferred payments to 4/01						\$ 26,178.53			
Apr-01	4/4/2001	\$ 309.65		\$ 19.14	\$ 261.85	\$ 28.66		\$ 26,178.53			
May-01	4/4/2001	\$ 27.00						\$ 26,178.53		\$ 27.00	paid to bad check fees
May-01	5/11/2001	\$ 273.35			\$ 261.57	\$ 28.94		\$ 26,149.59			paid to deferred interest
Jun-01	6/15/2001	\$ 290.51	\$ 14.53		\$ 261.57	\$ 28.94		\$ 26,149.59			
Jul-01	7/9/2001	\$ 305.04		\$ 14.53	\$ 261.28	\$ 29.23		\$ 26,120.36			
Aug-01	8/15/2001	\$ 290.51	\$ 14.53		\$ 260.99	\$ 29.52		\$ 26,090.84			
Aug-01	9/4/2001	\$ 290.51			\$ 260.69	\$ 29.82		\$ 26,061.02			
Sep-01	9/21/2001	\$ 290.51	\$ 14.53		\$ 260.39	\$ 30.12		\$ 26,030.90			
Oct-01	10/15/2001	\$ 290.51			\$ 260.09	\$ 30.42		\$ 26,000.49			
Nov-01	11/15/2001						\$ (536.00)	\$ 26,000.49			force placed insurance
Nov-01	11/29/2001	\$ 290.51	\$ 14.53		\$ 259.79	\$ 30.72		\$ 25,969.76			
Dec-01	12/15/2001	\$ 290.51	\$ 14.53					\$ 25,969.76			
Dec-01	12/28/2001	\$ 290.51						\$ 25,969.76			
Dec-01	1/15/2002	\$ 290.51	\$ 14.53					\$ 25,969.76			
Dec-01	1/28/2002	\$ 290.51						\$ 25,969.76	\$ 290.51		

500 DEFERRAL LETTER

PLAINTIFF Exhibit
4 (4 pages)

PS711-450
REQ BY CPI

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 11/02/02
PAGE 01

GEORGE MCCARLWY
211 CHESTNUT ST
ROANOKE

AL 36274

PER YOUR REQUEST, ENCLOSED IS
YOUR LOAN ACTIVITY STATEMENT.
SHOULD YOU REQUIRE FURTHER
ASSISTANCE, PLEASE CALL OUR
CUSTOMER SERVICE DEPARTMENT
AT: 1-800-333-7023.

***** CURRENT ACCOUNT INFORMATION *****						
LOAN NUMBER	DATE PAYMENT DUE	TOTAL PAYMENT AMOUNT	PRINCIPAL & INTEREST PAYMENT	LOAN INTEREST RATE	CURRENT PRINCIPAL BALANCE	ESCROW BALANCE
2935534	10-05-02	315.64	290.51	11.99000	25,811.48	241.91-

***** ACTIVITY FOR PERIOD 01-01-02 - 11-02-02 *****						
PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION		
TRANSACTION AMOUNT	PRIN PD/ BALANCE	INTEREST	ESCROW PD/ BALANCE	OTHER AMOUNT	CODE/DESCRIPTION	
10-15-02	10-02	153	LATE CHARGE ASSESSMENT		14.53-1	LATE CHARGE
0.00	0.00	0.00	0.00			
08-12-02	09-02	168	REPAY OF ESCROW ADVANCE		9.49	
0.00	0.00	0.00	0.00			
08-12-02	09-02	172	PAYMENT			
300.00	32.29	258.22	9.49			
	25,811.48		241.91-			NEW PRINCIPAL/ESCROW BALANCES
08-12-02	09-02	172	PAYMENT			
29.70	0.00	0.00	0.00		29.70 2	BAD CHECK FEE
08-12-02	08-02	168	REPAY OF ESCROW ADVANCE		25.13-	25.13
0.00	0.00	0.00	25.13-			
08-12-02	08-02	172	PAYMENT		145.10 1	LATE CHARGE
460.94	31.97	258.54	25.13			
	25,843.77		251.40-			NEW PRINCIPAL/ESCROW BALANCES
08-12-02	08-02	172	PAYMENT			
490.64-	0.00	0.00	0.00		490.64-	
08-12-02	08-02	172	PAYMENT			
300.00	0.00	0.00	0.00		300.00	
07-30-02	00-00	630	ATTORNEY ADVANCE DISBURSEMENT			
450.00	0.00	0.00	0.00			
07-12-02	08-02	143	ADJUSTMENT			
0.00	0.00	0.00	0.00			
DUE DATE ADJ OLD: 01-05-03 NEW: 08-05-02						
07-05-02	00-00	710	ATTORNEY ADVANCE REPAYMENT			
125.00	0.00	0.00	0.00			
07-05-02	02-02	168	REPAY OF ESCROW ADVANCE		25.13-	25.13
0.00	0.00	0.00	25.13-			

CV-0091-MEF
00145

CV-0091-MEF
00144

APPENDIX
B

HOUSEHOLD

DATE 8/11/2004
PAGE 1
LOAN NUMBER 2935534

MORTGAGOR MAILING ADDRESS
GEORGE MCCARLEY

211 CHESTNUT ST

ROANOKE AL 36274
PROPERTY ADDRESS
211 CHESTNUT ST

ROANOKE AL 36274

PAYMENT INFORMATION		ORIGINAL INFORMATION		YEAR-TO-DATE	
P&I PAYMENT	290.51	ORIG BAL	26,400.00	INT PAID	0.00
ESCROW	0.00	ORIGINAL RATE	11.990	NEG AMORT	0.00
OPTIONAL INS	0.00	LOAN TERM	240	TAX PAID	0.00
BUYDOWN	0.00	FIRST DUE DATE	06/05/00	INT ON ESCROW	0.00
ASSISTANCE AMT	0.00	LOAN TYPE	CONV		
ANCILLARY	25.13	CURRENT RATE	11.990		
TOTAL PAYMENT	315.64				
UNAPL FUNDS	0.00	NEXT DUE DATE	11/05/02	UNCOLLECTED BALANCES	
		PAID TO DATE	10/05/02	LATE CHARGES	14.53
				FEES	4,262.30
				INTEREST	0.00

DETAIL BY TRANSACTION						
EFF DATE	TOTAL AMT	PRIN AMT	ESCROW AMT	FEE AMT	DESCRIPTION	
PD TO DT	UNAPPLIED AMT	INT AMT	OPT AMT	LT CHG	PRIN BAL AFT	
09/04/01 -	290.51	29.82	0.00	0.00	REG PAYMENT	
08/01	0.00	260.69 1	0.00	0.00	26061.02	
10/01/01 -	290.51	30.12	0.00	0.00	REG PAYMENT	
09/01	0.00	260.39 2	0.00	0.00	26030.90	
10/15/01	290.51	30.42	0.00	0.00	REG PAYMENT	
10/01	0.00	260.09 3	0.00	0.00	26000.48	
11/08/01 -	-536.00	0.00	-536.00	0.00	26000.48	
08/01	0.00	0.00	0.00	0.00	REG PAYMENT	
11/29/01	290.51	30.72	0.00	0.00	25969.76	
11/01	0.00	259.79 4	0.00	0.00	25969.76	
12/28/01 -	290.51	0.00	0.00	0.00	25969.76	
12/01	290.51	0.00	0.00	0.00	L.C. PYMT WAIVED	
12/28/01	290.51	0.00	0.00	0.00	25969.76	
12/01	290.51	0.00	0.00	0.00		